

**RULES AND
BY LAWS**

OF THE

**Grand Trunk Railway Insurance
and Provident Society**



W. J. Anderson
MONTREAL, 1919

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(I. & P. S. 107.)

RULES AND BY-LAWS
OF THE
GRAND TRUNK RAILWAY INSURANCE
AND PROVIDENT SOCIETY



MONTREAL, NOVEMBER 1st, 1919.

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RULES AND REGULATIONS

...of the...

Grand Trunk Railway Insurance and Provident Society.

Established under the provisions of "The Grand Trunk Consolidated Debenture Stock Act, 1874—An Act respecting the Grand Trunk Railway Company of Canada, 41 Vic. Cap. 25; the Great Western Superannuation and Provident Fund Act, 1880; and the Grand Trunk Railway Acts 1884 and 1888.

TITLE

(1) The name of the Society shall be THE GRAND TITLE
TRUNK RAILWAY INSURANCE AND PROVIDENT SOCIETY

PLACE OF BUSINESS

(2) The chief office of the Society shall be at the ^{Place of} General Offices of the Grand Trunk Railway ^{Business} Company, Montreal.

OBJECTS

Objects.

The objects of the Society are:

(3) To provide benefits or allowances to members when rendered incapable of following their usual or any other suitable employment in the Company's service by illness or bodily injury.

(4) To provide, in case of the death of any member, a sum of money contributed by members of the Society and the Company and payable in accordance with Rules 50 to 62

MEMBERSHIP

Who
eligible for
Member-
ship.
(See also
By-laws
2 to 5)

(5) All persons who were, on the 1st July, 1884, contributors to "The Grand Trunk Railway Employés Insurance Fund" or members of "The Great Western Railway Provident Society," and all employés entering the service of the Grand Trunk Railway Company after 1st July, 1884, provided their ages do not exceed 40 years and also provided their employment be not temporary, shall be members of the "Grand Trunk Railway Insurance and Provident Society" and shall continue members as long as they shall remain in the service of the Company; provided that membership be optional on the part of employés who under the rules of the Company are eligible for membership in "The Grand Trunk Railway Company of Canada Superannuation and Provident Fund Association 1874"; but any employé contributing to the Superannuation and Provident Fund Association may have the further option of subscribing to the Insurance scheme only by payment of the levies

and a fee of 5 cents per month for expenses of Management, but shall have no vote at any meeting. And provided also that membership shall be optional for all persons not entered on the pay-rolls of the Grand Trunk Railway Company, but who may be employed wholly or in part by that Company, or by the Society; application for membership, shall in all such cases, be subject to the approval of the Committee of Management. Employees engaged for permanent service in the Grand Trunk Railway Company over the age of 40 and not exceeding the age of 50 years, may, if physically qualified, be admitted to membership, providing that the insurance carried by such membership shall not be higher than Class "F" or \$250.00.

(6) Any person in the employment of the Grand Trunk Railway Company on 1st July, 1884, shall be qualified to become a member of the Society, if under the age of 45 years.

(7) All employés of the Northern and North Western Division who on the 1st January, 1888 were members of the Northern and North Western Railways Employés Sick Benefit Society, shall on and after the 1st January, 1889, become members unconditionally of the Grand Trunk Railway Insurance and Provident Society, provided that such membership shall not include an Insurance exceeding the sum of \$250.00 on the life of each of said members. And in consideration thereof the balance of Cash at credit of the Northern and North Western Railways Employés Sick Benefit Society on the 30th June, 1888, viz; \$1756.25 together with

Admission
of
Northern
and
North
Western
Ry
Members.

such further sums as may accrue prior to the 1st January, 1889, shall be handed over to the Grand Trunk Railway Insurance and Provident Society at the above last named date and shall thereafter form part of the funds of the amalgamated Societies.

Applica-
tion for
member-
ship.
(Also By-
laws 2,
4 & 5)

(8) All applicants for membership and members desiring to change to a higher class of insurance shall deliver to the Secretary of the Local Executive Committee, with their application the certificates of duly appointed Medical Officers of the Society, which shall specify that the applicants are in good health, that they are not afflicted with any disease, disorder or bodily defect tending to shorten life, or incapacitate them from the performance of their duties. Provided that applicants desiring to change to a lower class of insurance shall not be required to furnish certificates of good health. Application for membership shall be made in form No. 1. The application shall be delivered to the Local Secretary, and shall be considered and dealt with by the District Executive Committee at its next meeting, and, if accepted the employé shall upon such acceptance be admitted to membership; and such membership shall date and take effect and fees and levies be collected and all benefits be payable from the date of satisfactory medical examination of such applicant; and all applicants who have been certified by the Society's duly appointed Medical Officers, as aforesaid, shall be entitled to all the benefits of the Society during the interval between such examination and the acceptance or rejection of their applications by the Executive Committees.

(9) Employees under the age of 18 years must join at half the sick allowance rates, receiving half the benefits or sick allowances during illness, and such members may enter any one of the Insurance Classes, but shall, in that case, be subject to and pay the full insurance of their class. Upon attaining the age of 18 years they shall be subject to and pay the full sick allowance rates, and thereafter be entitled to the full allowances, but may at any time previously, if in good health and subject to the approval of the Committee of Management, have the option of paying the full sick allowance rates and of becoming entitled thereafter to the full benefits.

Employees
under age
of 18 years.
'Also By-
law 3)

(10) A member who leaves the permanent service of the Grand Trunk Railway Company, and re-enters such permanent service within six months shall be taken back into the Society as if his service had been continuous. If out of the service more than six months, he must on re-entering it apply for admission to the Society as a new member. But any member who has been re-employed temporarily within six months after being discharged from the permanent service of the Company, may have the option of continuing his subscription both to the Sick Fund as well as to the Insurance Fund, provided that notice in writing of his desire to do so be given immediately upon such re-employment to the Secretary-Treasurer. Any member who after leaving the service of the Company continues his subscriptions to the Insurance scheme, shall, if again re-employed permanently at any time thereafter, become eligible for

Re-admission to membership after leaving service.
(Also By law 6)

full membership and shall pay full fees and levies of his class.

EXPULSION OF MEMBERS

Expulsion

(11) Criminal or fraudulent conduct shall subject a member to expulsion from the Society, by a majority vote of the members present at any meeting of the District Executive Committee called for that purpose, of which meeting notice, and the object thereof, shall be given to the member, who shall be heard thereat, if he attend for that purpose. Such expulsion shall be subject to the approval of the Committee of Management whose decision shall be final and binding on the members.

MANAGEMENT

Committee of Management.

(12) The affairs of the Society shall be managed by a Central Committee to be called the Committee of Management and by local advisory Committees to be called Executive Committees.

Composition of Committee

(13) The Committee of Management shall consist of four members nominated from time to time by the board of Directors of the Grand Trunk Railway Company and of the following officers for the time being of the Company, viz: the General Transportation Manager, Chief Engineer, Superintendent of Motive Power, Superintendent Car Department, Treasurer of the Grand Trunk Railway Company, Freight Traffic Manager, General Auditor, Passenger Traffic Manager and General Purchasing Agent; and of two members to be nominated by each Local Executive Committee.

(14) To each district there shall be appointed a ^{Chief Medical Officer.} Medical Officer and the Company's Chief Medical Officer at Montreal shall be entrusted with the duty of generally superintending the medical affairs and staff of the Association.

(15) Six members of the Committee of Management shall be a quorum.

(16) The said Committee shall meet at least ^{Meetings.} quarterly, but may otherwise regulate meetings at their discretion, and may lay down such rules for the conduct of their proceedings as they may think fit.

(17) The Committee of Management shall be ^{Presided over by President and Vice-President.} presided over by a President and Vice-President, and such President and Vice-President shall be appointed annually by the Committee. Should such appointment not be made annually, the President and Vice-President last elected shall continue in Office until removed by vote of the Committee.

(18) The Committee shall appoint a ^{Secretary-Treasurer Auditor and Trustees.} Secretary-Treasurer, Auditor, Trustees and such other officers as they may find necessary for giving effect to their duties and may remove them and appoint others by a majority vote of said Committee.

(19) It shall be the duty of the Committee ^{Duties of Committee and Power to make By-law.} of Management generally to superintend the operations and business of the society, and they shall have authority to make such by-laws as may from time to time be found necessary for the management of the affairs of the Society, provided that such by-laws do not conflict with the existing rules and regulations.

To receive
Reports
from
Executive
Commit-
tees and
general
supervi-
sion of
operations.

(20) The Committee of Management shall receive reports from the Executive Committees, examine into the accounts, finances and working of the Society in the different districts as it may consider necessary, and may appoint Sub-Committees to deal with any matters in connection with the Society's operations.

Salaries
and
expenses
to be
approved
by C. of M.

(21) All salaries and expenses of management and all medical and other appointments shall be subject to the approval of the Committee of Management, with the object of securing that the affairs of the Association are administered with efficiency and with proper and reasonable economy.

Voting.

(22) Proceedings of the Committee, upon which difference of opinion may exist, shall be regulated by a majority vote, and the President, Vice-President or other Chairman of the day in addition to his own shall have a casting vote.

Secretaries
of Com-
mittees.

(23) The Secretary of the Committee of Management and of each Executive Committee shall be in attendance at all meetings of their respective Committees and shall keep a record of the members of the Committee present and minutes of the proceedings which shall be authenticated by the signature of the Chairman of the day.

May
convene
General
Meeting.

(24) The Committee of Management shall be empowered if and when they think fit, to convene a general meeting of the members of the Society.

EXECUTIVE COMMITTEES

Executive
Com-
mittees,
(See also
By-law 1).

(25) The Company's system shall be divided into sections, the number and extent of which shall be determined by the Committee of Management.

(26) There shall be a local Executive Committee in each section, the members in the section electing seven members of the Committee, bi-annually by ballot fourteen (14) days prior to the Annual General Meeting, and the Superintendents and Assistant Superintendents, Master Mechanics ; Master Car Builders and Assistant Engineers shall be ex-officio members of such Committees. How composed.

(27) The Executive Committees shall regulate their times of meeting, which shall be as frequently as may be necessary for the purpose of properly performing their duties, and shall cause minutes of their proceedings to be kept. Time of Meeting.

(28) Copies of all minutes of meetings of the Executive Committees and of Sub-Committees shall be sent to the Secretary of the Committee of Management. Minutes.

(29) Each of the said Committees shall elect from its number a Chairman and shall appoint a Secretary. To elect Chairman and Secretary.

(30) The quorum of each Executive Committee shall be five, and questions upon which a division is taken shall be determined by a majority vote. The Chairman of the day shall have a casting vote in addition to his ordinary vote. Quorum and voting.

(31) The Secretary of each Executive Committee shall receive proposals for admission, and shall keep the minutes, documents and papers of the Society relating to his district. Duties of Secretary.

(32) The Secretary shall on all occasions, in the exercise of his duties, act under the control and direction of his Executive Committee.

Sub Committees.

(33) The Executive Committees may appoint Sub-Committees for special purposes, who shall keep minutes of their proceedings.

Duties of Committees.

(34) It shall be the duty of each of the Local Executive Committees to deal direct with members of the Society, and generally to carry out in detail, its rules and regulations.

Vacancies, how filled

(35) Upon the occurrence of any vacancy, in the Executive Committee, such vacancy shall be filled by a person to be elected by the remaining members of the Committee from the contributors in the division to which the member causing such vacancy belonged.

GENERAL MEETINGS**General Meetings.**

(36) An Annual General Meeting shall be held in the Month of March, when the books shall be open for inspection by members, and accounts of the Society for the previous year shall be submitted, at which the President, Vice-President, or a member of the Committee of Management shall preside. At all General Meetings members may vote by proxy, providing that such proxies be in writing or on the Society's forms, and in the hands of the Secretary-Treasurer at least three (3) clear days prior to the meeting.

Elections of Members' Auditor.

(37) An Auditor shall also be elected at the Annual Meeting by the members of the Society to act jointly with the Auditor appointed by the Committee of Management. And no person shall be eligible for election as members' Auditor who has not been a member of the Insurance and

Provident Society for at least twelve months continuously prior to date of nomination.

(38) None of the rules of the Society shall be modified, altered, or repealed, nor shall any new rules be made, except by a majority vote of the members present or represented at the Annual General Meeting or any Special General Meeting convened for the purpose and unless at least six weeks notice in writing be given the Secretary-Treasurer of such proposed new rule, or alteration in the existing rules, and unless notice be sent to each member fourteen (14) clear days prior to the Meeting of the time, place and object of such Meeting. All members shall give in writing to the Secretary-Treasurer at least 6 weeks notice previous to the Annual General Meeting of all subjects and complaints they intend to bring forward at such meeting, in order that the Committee of Management may be prepared with the necessary explanation or information relative to such cases.

FEES

(39) Each member shall pay 40 cents per month to the Society, except conductors, train baggage-men, brakemen, enginemen, firemen, yardmen, couplers and switchmen, who shall each pay 50 cents per month. Should the fees aforesaid be found to produce a revenue more than sufficient to meet the current expenses of the Society and the claims thereon, the Committee of Management shall be empowered to reduce them, or to restore them to the maximum rate of 40 cents and 50 cents, as aforesaid, at their discretion. Amounts

Rules,
when and
how
alterable.

Fees. (See
By-laws
7 to 10).

due by members will be deducted from their pay by the Grand Trunk Railway Company. In addition to the regular fees, each accepted member shall pay an examination fee of \$1.00, to be deducted from the first wages accruing after admission to membership.

SICK ALLOWANCE

Sick Allow-
ance and
limit of
time on
Fund.

(40) No sick allowance shall be given for the first three (3) days of any disablement, but thereafter the allowance shall be at the rate of 50 cts. per diem including Sundays during the continuance of disablement for the first twelve months, and thereafter at the same rate at the discretion of the Committee of Management, and until certified by the Chief Medical Officer of the Company to be incurable or unfitted for his usual employment, when all further claims on the Sick Fund of the Society shall cease and the member shall cease to contribute thereto, but may continue his subscriptions to the Insurance Fund for the full amount insured for payable after death, as provided in Rule 61.

Commuta-
tion of In-
surance.

(41) Any member who has been certified by the Chief Medical Officer, as provided in Rule 40, to be incurable, permanently disabled or unfitted for his usual employment, may be permitted to commute his insurance for an immediate payment of one-fiftieth of the total amount insured, for each completed year of membership in the class or classes in which insured, and any member leaving the Company's service, not being on the Sick Fund, may at any time thereafter, if certified by the

Chief Medical Officer to be totally and permanently disabled or unfitted for earning his livelihood in any capacity, be permitted to commute his insurance for an immediate payment of one-fiftieth of the total amount insured, for each completed year of membership in the class or classes in which he has been insured.

(42) No member shall have any claim on the Sick Fund of the Society after discharge or notice of discharge from the Company's service, who has not reported himself sick or disabled to the Official under whom employed prior to date of such discharge, or notice of discharge, but may continue his subscriptions to the Insurance Fund, as provided in Rule 61.

No claim to sick allowance after discharge.

(43) All members whilst on the Sick Fund must report once a week to the District Medical Officer, or at such longer periods as the latter may direct.

Members to report once a week.

(44) On the illness of a member he shall cause notice to be given to his Agent or Foreman or other official under whom employed and to an authorized medical officer of the Society. A report of the disablement on form 8 will be immediately forwarded to the Secretary-Treasurer by the official, and a duplicate to the District Surgeon. Members whilst on the Fund will be responsible for obtaining from the District Surgeon certificates of the facts on form 2, and, when recovered, a certificate of recovery, form 7; both forms to be forwarded when received without delay to the official under whom employed, who will certify if correct and

Disablements, how reported.

forward them to the Secretary-Treasurer at Montreal for payment.

Notice of
disablement
(Form 8).

(45) No member shall be entitled to sick allowance unless notice be given as aforesaid nor for any period prior to such notice, and provided he has not been prevented from giving such notice by circumstances which, in the opinion of the Committee of Management, were beyond his control.

Members
may be
paid off
after 12
months be-
nefits for
same
illness.

(46) Any member who has received twelve (12) months sick benefits, whether continuously or at intervals on account of the same injury or sickness shall be subject at any time thereafter to be certified by the Chief Medical Officer to be incurable, when all sick benefits shall cease and the member shall be entitled to continue his subscription to the Insurance Fund or to commute his insurance, as provided in Rule 41.

Forfeiture
of benefits.

(47) Any member who, while upon the sick list, engages in any work or business whatever, or who disobeys the authorized Medical Officer's directions as to conduct, drinking or otherwise, or absents himself from his home or residence without leave from the District Surgeon, or otherwise fails to comply with the rules of the Society, shall forfeit all right to sick allowance and medical attendance.

(48) No sick allowance or medical attendance shall be given where the illness has been brought on by dissolute habits, quarrelling, fighting or immoral conduct, or intemperance.

Sick Allow-
ance not
assignable.

(49) No sick allowance shall be assignable.

INSURANCE

(50) Insurance shall be divided into six classes, **Classes** designated Class A, B, C, D, E and F.

(51) Every applicant must join one class, and **Selection of Classes.** after admission may change to any higher class, as provided in Rule 53, providing that applicants for employment, such as brakemen, yardmen and shunters shall be limited to class "D", or \$750.00, but if thereafter permanently transferred to any other occupation, they shall have the option of choosing a higher class as aforesaid, providing that the insurance of applicants between the ages of 40 and 50 years shall be confined to class "F" or \$250.00, as provided in Rule 5.

(52) Employés over 45 years of age, who are members of the Grand Trunk Insurance Fund, shall join Class D, E or F, and members of the Great Western Provident Society over 45 years of age now in Class A must join Class D, E or F.

do	do	B & C	do	E or F
do	do	D	do	F

(53) Members under 45 years of age can change to a higher class after undergoing a medical examination and obtaining the sanction of the Executive Committee.

(54) If a member change his class, he must send **Change of Class and** in his certificate of membership, when a new one **surrender of old certificate.** will be issued, otherwise his application for change of class will not be entertained.

(55) Each member shall be furnished with a **Certificate of membership.** certificate of membership in Form No. 3.

Proofs of
Death of
member.

(56) Upon the death of a member, a certificate of his death, and the cause thereof, on Form 4, signed by an authorized Medical Officer and by the Agent or Foreman under whom employed shall immediately be sent by the official under whom such member was employed to the Secretary-Treasurer at Montreal; but if a member die who has left the service of the Grand Trunk Railway Company, satisfactory evidence shall be sent to the Secretary-Treasurer of such death, accompanied with a medical certificate stating the cause and date of death.

Premium
rate.

(57) The amounts of Insurance in the several classes and the premium rate of each shall be:

Class A	\$2000	-	Premium rate	-	40 cents
" B	1500	-	do	-	30 "
" C	1000	-	do	-	20 "
" D	750	-	do	-	15 "
" E	500	-	do	-	10 "
" F	250	-	do	-	5 "

How
assessed.

(58) Upon the death of a member, all the other members shall be assessed as many rates of the class in which insured as will in the aggregate, together with the proportionate amount of the yearly contribution of the Grand Trunk Railway Company, produce as nearly as possible the amount for which the deceased member was insured; the balance over or under, if any, being carried forward to the next ensuing levy.

Funeral ex-
penses pay-
able out of
Insurance.
(Also
By-law 113)

(59) The full amounts insured for shall in all cases be paid to the representatives of the deceased members, as hereinafter provided by Rule 60, ex

cept that any amounts advanced by the Society, or for which it may have become responsible, on account of funeral or other expenses chargeable against the estate of the deceased member, shall be deducted from the Insurance.

(60) The Insurance money which may be levied and collected shall be paid to the person or persons nominated by the member, by endorsement in Form No. 5, upon his Certificate of Membership, or by a declaration in writing upon a separate paper in Form No. 6, such endorsement and declaration being signed by the member in presence of at least one subscribing witness and being subject to revocation either by endorsement signed and witnessed in like manner upon the certificate or declaration (as the case may be), or by a revocation in writing on a separate paper, signed by the member in the presence of at least one subscribing witness. No declaration or revocation upon a separate paper from the certificate shall have any effect until delivered to the Secretary-Treasurer of the Society. Failing any person or persons entitled to the said insurance money by virtue of such nomination, the money shall be paid to the member's widow; failing a widow, it shall be paid to the member's child or children in equal shares, if adults; or, if minors, then to the person who may be the executor or administrator of the deceased member, in trust for such child or for such children in equal shares; and failing widow and child, or children, then to the executor or administrator of the deceased member; and failing the production of the certificate of membership or declaration in

Insurance,
how pay-
able, (Also
By-law 12).

Form 6, as aforesaid, within three calendar months after the date of death of such member, then the Insurance money shall be paid to the executor or administrator of the deceased member. No such endorsement shall be made in any case as security for any indebtedness whatever.

Insurance
not valid
as security
for loans.

Continu-
ation of
Insurance
after leav-
ing the
Service of
the Com-
pany

(61) Any one who has been employed by the Grand Trunk Railway Company, and who has left its service, and who has been a member of the Grand Trunk Railway Insurance and Provident Society, shall be permitted to continue his payments to the insurance scheme of the Society, and at his death, a levy shall be made as if he had continued in the service of the Railway Company; provided he notifies the Secretary-Treasurer in writing within thirty days after leaving the service of his desire to continue his insurance and that he pays his insurance levies within thirty days from the date of notice of death levy; and provided that he keeps the Secretary-Treasurer advised of his address, so that notices of death levies may reach him, and that he conforms to the By-laws, Rules and Regulations of the Society; such persons shall have no vote or voice at any meeting whatever, and shall be charged \$1.00 per annum, payable in advance, for expenses of management and postage.

Where to
reside.

(62) The privilege granted in the foregoing clause shall be rescinded when members reside or travel beyond the limits of the Dominion of Canada, the Northern States of North America, or Europe, unless with the permission of the Committee of Management.

MEDICAL ATTENDANCE

(63) In every case medical attendance and medicine shall be given when necessary. But in no case will the Society be responsible for the payment of accounts for medical attendance other than of surgeons duly authorized and appointed to attend members, nor of more than one surgeon in each case, except where consultation or surgical assistance is considered necessary, and permission for which must first be obtained from the Agent or other authorized official of the Company or Society; nor for mileage, unless the Surgeon is the nearest available of those authorized to attend; but in no case shall the Society be responsible for providing Medical attendance and medicine for any member residing more than five miles from the place of employment, unless with the permission of the Committee of Management.

Regulations
for Medical
attendance.
(Also By-
laws 17 to
19)

(64) In case of illness, a member must (when able) visit the Society's Doctor. If too ill to travel, the member must send for the Doctor, whose duty it shall be to at once call upon such member. Railway fares paid under the above circumstances by members will be refunded on application to the heads of departments, accompanied by the Ticket Clerk's receipt. Passes under all circumstances to be applied for when possible.

Members to
visit Sur-
geons when
able.

ACCIDENT INSURANCE OF TEMPORARY EMPLOYEES

RULE (65) All persons engaged for temporary employment in the service, the Grand Trunk Railway Company of Canada, shall, as a condition of

Insurance
against ac-
cident of
Temporary
employees.

such engagement and immediately thereupon become insured against disablement and death solely and directly resulting from injuries received whilst actually at work in the service of the said Company, upon and subject to the following terms and conditions, that is to say,—That in consideration of the payment of the sum of two cents (2c.) per day or part of day actually worked, to be deducted from his wages, any such person shall be entitled in case of and during the continuance of disablement resulting solely and directly from injuries received as aforesaid, to medical attendance and to an allowance after the first three (3) days (including Sundays) of disablement, at the rate of fifty (50) cents per diem, for twelve calendar months or for such further period as the Committee of Management may decide, when all further claims on the Society for such medical attendance and allowance shall wholly cease; and in case of death of any such person within twelve calendar months from the date of such injury and resulting solely and directly therefrom, the sum of \$250.00, less any sums chargeable against the estate of the deceased and advanced by, or for which the said Company or the Society may have agreed to become or may have become responsible, shall, subject as hereinafter provided, be payable to the widow of the deceased, or in case there be no widow, to his child or children in equal shares, or failing any widow or children, then to the duly appointed administrator or executor of the deceased's estate; provided however, that in consideration of the subscription of the

Grand Trunk Railway Company of Canada towards the funds of the Society, no such employee shall be entitled to such medical attendance or allowance, nor in the event of his death his widow or any child, or his legal representative, or any person claiming through or under the deceased, be entitled to receive the said sum of \$250.00 or any portion thereof, until valid and sufficient releases of all claims against the Grand Trunk Railway Company of Canada as well as the Society, arising or resulting from or growing out of such injury or death, as the case may be, duly executed by all persons who might legally assert such claims, shall have been delivered to the Secretary of the Society; provided further that no payment whatsoever shall be made either on account of death or disablement resulting from intestinal hernia or rupture of bowels; or sprains of back or otherwise of which there are no outward or visible signs; and no claim either on account of disablement or death from injuries shall be paid unless certified to be in accordance with the foregoing conditions by either the Chief Medical Officer or a District Medical Officer of the Society. No employees insured against accident only, shall have any vote or voice in the management of the affairs of the Society generally.

(Special forms of Consultation ticket (form 11) and Death Certificate (form 12) are to be used in connection with this branch.)

(66) The Grand Trunk Railway Company will, each half year, contribute out of the revenues of the Company, a sum in aid of the sick benefits and allowances of the Society, and in aid of provision for insurance against accident to or death (whether

Company's
Contribution. (Also
By-law 14).

resulting from accident or otherwise) of the employees of the Company, and in consideration thereof, these rules and all alterations which may be made in them shall be subject to the approval of the Directors of the Grand Trunk Railway Company.

Grand Trunk Railway Insurance and Provident Society.

BY-LAWS

for the

ADMINISTRATION OF THE SOCIETY.

Under the Rules and Regulations approved by the Directors
of the Company.

DISTRICT BOUNDARIES

District
Boundaries

(1) The Company's system is divided into the following sections, the Head-quarters of each being as stated :

1st. Kingston and all lines East.....	}	Headquarters, Montreal
2nd. From Kingston to York inclusive and Midland Di- vision and Ottawa Division.....		
3rd. From York ex- clusive to Sarnia and all lines North of G. T. Main line west of Toronto...	}	" Belleville
4th. All lines South of the G.T. Main line west of Toronto...		
		" Stratford
		" London

(2) Applications for membership must be for-
warded to the District Secretary through the Ex-
amining Surgeons, and Certificates of membership
will be returned through the agent, foreman or
other official having charge of the pay roll, and
handed to the applicant after the necessary par-
ticulars as to class, rates, etc., have been entered
in the Time book. The District Secretary having
endorsed the class, number and date of Certificate
on the application form, the latter will be trans-
mitted to the Secretary-Treasurer for registration
and fying. Application
for Mem-
bership

(3) Apprentices not in receipt of wages may be
admitted to membership on payment in advance
of the usual fees applicable to apprentices. Apprentices

(4) If, after admission to the Society, any mem-
ber shall have been found to have given false
answers on his application form, such membership
False answers on appli-
cation form
may cancel
member-
ship.

may be cancelled; all fees and levies paid by such member during his membership having been refunded, after deduction of all benefits paid during such membership, as well as the cost of medical attendance, calculated upon the average rate of the district in which employed.

Leaving
the Com-
pany's ser-
vice can-
cels mem-
bership.

(5) Leaving the service of the Company severs membership, except as provided for in Rule 61, and no member withdrawing from the Society, for whatever cause, shall have any claim to refund of fees or levies, or any part thereof, paid during such membership.

(6) No member whilst temporarily off work, on account of suspension or otherwise, shall be entitled to medical attendance, sick benefits or insurance during such period, unless notice be given the Secretary-Treasurer in writing at the date of leaving work of his desire to continue payment in cash of the full fees and levies, such privilege not to extend beyond 6 months from date of discharge, when the member shall be entitled to continue his subscriptions to the insurance fund only as provided in Rule 61.

FEES

Fees pay-
able
monthly
and rates
for broken
periods

(7) Fees will be payable monthly from date of membership. For members joining between the first and last day of the month, the following proportionate amounts only will be deducted for the broken period to the end of the first month, after which the full rates will be charged:—

		40 cts. rates.	50 cts. rates.
For	1 working day	2	2
"	2 "	3	3
"	3 "	4	5
"	4 "	6	8
"	5 "	8	10
"	6 "	9	12
"	7 "	11	13
"	8 "	12	15
"	9 "	14	17
"	10 "	15	19
"	11 "	17	21
"	12 "	19	23
"	13 "	20	25
"	14 "	22	27
"	15 "	23	29
"	16 "	25	31
"	17 "	27	33
"	18 "	28	35
"	19 "	30	37
"	20 "	31	39
"	21 "	33	41
"	22 "	34	43
"	23 "	36	44
"	24 "	37	46
"	25 "	39	48
"	26 "	The whole	The whole

When members leave the service before the expiration of the month, fees for the broken period up to date of retirement will be deducted according to the same scale.

When entered on more than one roll how fees are to be collected

(8) When from any cause a member is entered on more than one roll during a month for pay, the fee and levy must be deducted from the roll where the first time is entered and a note to the following effect made opposite his name in the Insurance column on all other rolls. "Deducted on——roll."

The fees and levies of members absent through sickness will be deducted from the sick allowances.

Transfer of members.

(9) When a member is transferred from one station or department to another a note to that effect must be entered on the pay-roll and a memo on Form 9 sent to the Agent or Time-keeper of the new station or department, by whom it will be noted and forwarded to the Secretary-Treasurer at Montreal.

Death Levies

(10) As Death Levies vary, particulars of amounts to be deducted monthly will be furnished Agents and others by the Secretary-Treasurer not later than the 23rd of each month, and will include all claims for deaths received up to the 20th.

PAYMENT OF CLAIMS

Orders for payment when issued.

(11) Orders for payment of sick allowance will be issued within one week after a certificate during illness (Form 2), or the Certificate of Recovery (Form 7), has been received. And of Insurance within thirty days after the necessary proofs of death have been furnished.

Proof of title to Insurance.

(12) The certificate of membership, a notarial copy thereof, or other legal proof of the person or persons entitled to the Insurance money must be

fyed with the Secretary-Treasurer before payment can be made.

(13) Payments advanced by the Society on account of funeral or other expenses, chargeable against the estate of a deceased member, shall be deducted from the Insurance money. Funeral expenses deducted from Insurance.

(14) In case of injury or death a member, or those claiming by, through or under him as the case may be, shall elect to accept the benefits or moneys to which he or they is or are thereby entitled under the Rules of the Society, or to prosecute such claim as he or they may have at law against the Grand Trunk Railway Company of Canada by reason thereof. Should any action be brought in which damages or compensations are sought to be recovered from or against the said Company by reason or on account of the injury or death of any member, all obligations of, and claim against the Society in respect of such injury or death shall, except to the extent herein provided, thereupon be forfeited without any declaration or other act by or on behalf of the Society, and no sum whatever, other than one half of the amount payable by the Society on account of sick benefits or allowances or on account of such insurance, shall be payable by the Society by reason or on account of such injury or death unless and until such action has been formally withdrawn or dismissed. The Committee of Management, however, may in their discretion, waive such forfeiture. Company's subscription debars claims for damage.

In consideration of the subscription of the Grand Trunk Railway Company of Canada to the

Society, no moneys shall be payable to a member, or, in case of his death, to any person claiming by, through or under him by reason or as a result of the injury or death of such member, as the case may be, until valid and sufficient release of all claims against the Grand Trunk Railway Company of Canada, as well as the Society arising from or growing out of such injury or death, duly executed by all persons who might legally assert such claims, shall have been delivered to the Secretary of the Society.

Certificate of Membership (15) The certificate of membership number being the most reliable guide to identification, Agents and others in forwarding reports and claims must be careful to give it correctly in all cases. No claim upon the funds of the Society will be recognized and no allowance paid unless forms are complete in this particular.

Visitation of persons on the allowance list (16) The District Committee may from time to time, provide for a visitation of persons on the allowance list other than that of the attending Surgeon. Any member refusing to admit such visitor when duly authorized shall not be entitled to receive the benefits of the fund during the continuance of such refusal.

MEDICAL ATTENDANCE

Specialists (17) Special treatment is to be confined to the Eye, Ear, Nose, Throat and other special cases, all to be determined by the District and Chief Medical Officers.

(18) The Executive Committees may arrange Treatment in Hospital. with members in severe cases of injury or sickness to be treated in hospitals.

(19) No claim for extra medical attendance will be recognized, whether contracted on account of the absence of the Society's District Medical Officer or other cause, unless the nearest Agent or Foreman is notified before the employment of such extra attendance. Extra Medical Attendance.

APPENDIX.

FORM No. 1

I (A.B.,) being employed by the Grand Trunk Railway Company, wish to become a member of the Grand Trunk Railway Insurance and Provident Society, and, being admitted, do hereby declare my willingness to abide by and conform to its By-laws, Rules and Regulations, a copy of which I hereby acknowledge to have received. Form 1

Age
Occupation.....
Department.....
Residence.....
Class of Insurance

FORM No. 2

Certificate during Sickness.

Certificate No.....

Form

This is to certify that.....residing at
and employed as a.....in the...Department

has been since*...19.....suffering from.....
and is unable to follow his usual employment.

Date.....19.....M.D.

Date of last certificate issued for present illness
.....19.....

The above is correct and no wages will be paid
for the period included.

.....Agent (or official.)

*This day will be included if the disablement occurs before
noon.

This certificate must be sent by the agent or official to the
Secretary-Treasurer, on Monday, and will include the time on sick
fund from commencement of illness up to the previous Saturday.

N.B.—This certificate not to be issued for periods of less than
one week.

FORM No. 3

Certificate No..... Class.....

Form

This is to certify that.....
of.....in the employment of the Grand Trunk
Railway Company, and now employed as a.....
.....is a member of the Grand Trunk Railway
Insurance and Provident Society, and is entitled
in his life time, while such a member, to the benefits
of the said Society, under and subject to the By-
laws, Rules and Regulations thereof, from time to
time in force, and upon his death, being then a
member, to have the assessment or death levy
paid, distributed or applied, as in or by said By-
laws, Rules and Regulations for the time being
may be provided.

This Certificate is issued upon the condition that
the said member, and his widow, children, next of
kin, and legal representatives, and all the rights

and benefits arising from such membership, are to be subject to the provisions of the By-laws, Rules and Regulations of the Society from time to time in force.

In witness whereof, the Chairman and Secretary have hereunto set their hands, this..... day of.....19

.....Chairman } Executive
Secretary } Committee.

Signature of Member.....

Date of Membership.....

FORM No. 4

Certificate of Death of Member

Certificate No.....

This is to certify that..... Form 4

late of.....

died.....19.....

from.....

.....M.D.

Certified.....

Agent or Foreman

Date.....19....

FORM No. 5

Place

Form

Date.....19.....

Upon my death pay to

.....

.....

of

all Insurance Money accruing upon within certificate.

.....Signature
Witness.....

FORM No. 6

Declaration in case of Loss of Certificate

I.....of
a member of the Grand Trunk Railway Insurance
and Provident Society, do hereby nominate.....
.....of.....in the County of.....
.....and [*if more than one*]
.....
.....

to receive and be entitled upon my death [*each*]
.....[*for his, her, their*] own sole use to [*the*
whole, one half, one fourth, &c] of the Insurance
money accruing in respect of my membership in
the said Society, my certificate of such Membership
No.....having been.....

Dated this.....day of.....19.....

Signature.....

Witness.....

FORM No. 7

**Certificate of Recovery and Declaration of Member
Going off the Funds.**

Form 7

Certificate No.....

This is to certify that.....residing at
.....and employed as a.....in the
.....Department has been since19...

suffering from.....
 and unable to follow his usual employment, and
 that the said.....is hereby declared off the
 Funds of the Society as from the*.....
 day of.....19.....

SignedM.D

Date.....19... ..

Last Certificate issued for present illness
19....

The above is correct and no wages will be paid
 for the period included.

.....Agent (or official).

*This date will be excluded.

NOTE—This Certificate only need be used when the time off duty
 is less than one week or when no certificates during illness [Form 2]
 have been applied for.

FORM No. 8

Notice of Disablement

..... Station, Form 8
 Dep't.....Date..... 19.....

Certificate number.....

Name.....

Occupation.....

Residence....

Date Member Reported Sick.....

Hour “ “

Agent or other Official.

ORIGINAL SEND SECRETARY-TREASURER.

Whenever a member is reported as absent from work on account
 of sickness or injury, it is the duty of his foreman to at once report
 on this blank. Allowance is made only from third day after date of
 report.

Duplicate Notice of Disablement

..... Station,
 Dep't.....Date.....19

Certificate Number.....
 Name.....
 Occupation.....
 Residence.....
 Date Member Reported Sick.....
 Hour " "

.....
 Agent or other Official.

DUPLICATE SEND DISTRICT SURGEON.

This notice is to be sent to the Society's Medical Officer **only**, and immediately after the Sickness or injury occurs and even when the member employs his family phisician.

FORM No. 9

Form 9Station.....19.....

TRANSFER FORM

Certificate No
 Name.....
 Occupation.....
 Department.....
 Class.....

Transferred to.....Station.....District
 From what date.19

.....

Agent or Foreman

When a member is transferred from one station or department to another a note to that effect must be entered on the pay-roll and a memo on this form sent to the Agent or Time-keeper of the new station or department by whom it will be noted and forwarded to the Secretary-Treasurer at Montreal.

FORM No. 10

.....19..... Form 10

This is to certify that Dr.....District
 Surgeon at.....this day called on No.....
 Name.....and tendered his
 services which were not accepted.

In refusing his services it is understood that the
 Grand Trunk Railway Insurance and Provident
 Society is free from further medical expense.

.....

Member or Representative

This certificate to be sent to the Secretary-Treasurer's office.

FORM No. 11

Temporary Employees Accident Insurance

Dr.....please prescribe for temporary Form 11
 employe (Name)..... (Occupation).....
 (Dept).....injured whilst at work in the Company's
 service at.....o'clockM. on the19...

by (here state shortly how injured).....

.....

.....Station.....

Date.....*Agent or Foreman.*19...

Agents and Foremen are held responsible that this ticket is not issued unless satisfied that the disablement occurred through actual injury whilst working. No attendance will be given a temporary employe by any Medical Officer of the Society unless furnished with this ticket, which must be attached to the account for such attendance.

The notice of disablement (Form 8) and Consultation ticket are not in future to be used for Temporary Employees.

FORM No. 12

Temporary Employees Accident Insurance

CERTIFICATE OF DEATH.

Form 12

I hereby certify that temporary employé.....
who was employed by the Grand Trunk Railway
Company as.....died on the.day of
.....19....., and that the death of the said
employe was caused immediately and solely by
Nature of injury

.....reported to have been incurred whilst
actually at work in the service of said Company.

.....

Medical Officer.

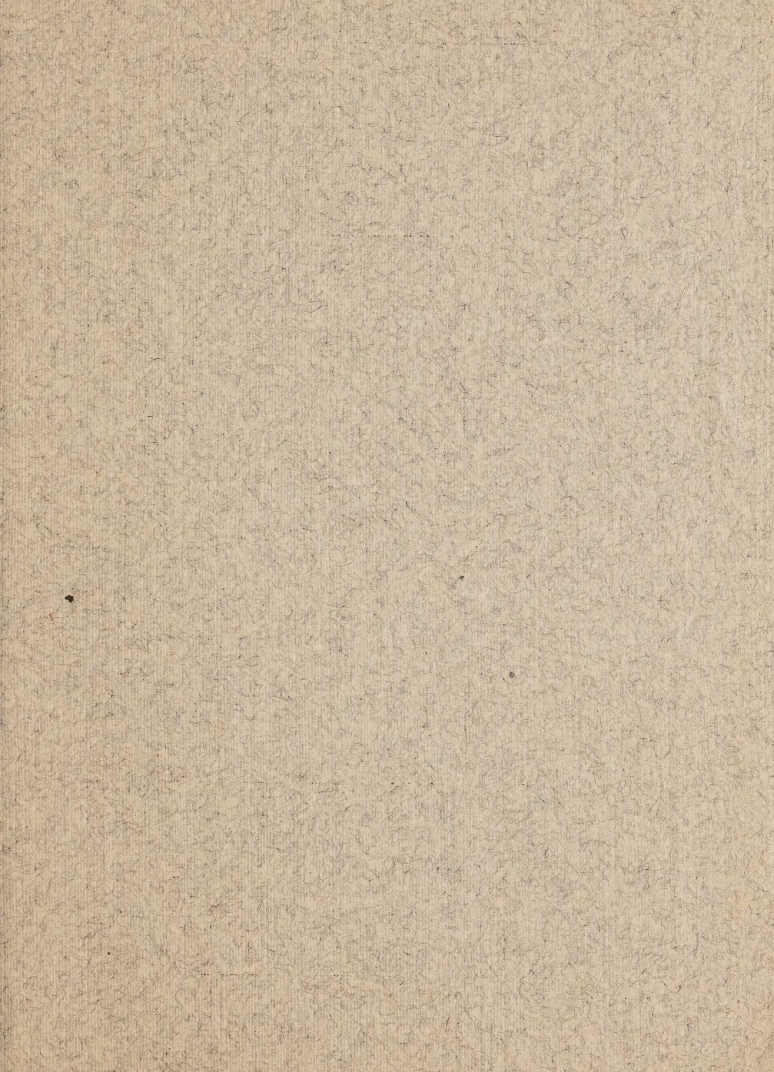
I certify the above to be correct and that the injury referred to was incurred whilst actually at work in the service of the Grand Trunk Railway Company, and that death occurred within twelve (12) calendar months of the date of said injury.

.....

Agent or Foreman

.....19.....

Montreal, Sept. 1st, 1918,



CLAIMS ON THE SOCIETY'S
FUNDS CAN ONLY BE ALLOW-
ED WHEN THE RULES ARE
COMPLIED WITH AND IGNOR-
ANCE WILL NOT BE ACCEPT-
ED AS AN EXCUSE FOR ANY
INFRINGEMENT THEREOF.